



**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA**



**NOTICE TO ALL DEBTORS**

**IMPORTANT INFORMATION  
AFTER FILING A BANKRUPTCY CASE**

**DID YOU (AND YOUR SPOUSE, IF JOINT PETITION) COMPLETE THE  
REQUIRED UNITED STATES TRUSTEE APPROVED POST-FILING  
PERSONAL FINANCIAL MANAGEMENT COURSE?**

Under sections 727(a)(11) and 1328(g)(1) of the Bankruptcy Code, the court is restricted from granting a discharge to debtors who are required, but have failed to complete an instructional course in personal financial management. To keep the case from being closed, without the entry of a discharge, debtors should complete the course as required and file with the court either Official Form B23 or other authorized certification issued by the course provider to alert the clerk's office that this condition has been met.

As a courtesy, the clerk's office will send out a reminder notice in cases where Official Form B23 or other authorized certification has not been filed upon the expiration of the dischargeability date. If not filed in a timely manner thereafter, the case will be closed without a discharge having been entered. As a result, a motion to reopen the case, together with Official Form B23 or the authorized certification and payment of the reopening fee, will be required in order to obtain a discharge.